

**State:** District of Columbia **First Filing Company:** Accident Fund Insurance Company of America, ...  
**TOI/Sub-TOI:** 09.0 Inland Marine/09.0000 Inland Marine Sub-TOI Combinations  
**Product Name:** Rule Filing  
**Project Name/Number:** Rule Filing/CM-DC-2019-102REV

## Filing at a Glance

Companies: Accident Fund Insurance Company of America  
United Wisconsin Insurance Company

Product Name: Rule Filing

State: District of Columbia

TOI: 09.0 Inland Marine

Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Filing Type: Rate/Rule

Date Submitted: 12/11/2019

SERFF Tr Num: ACCD-132185338

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: CM-DC-2019-102REV

Effective Date 02/01/2020

Requested (New):

Effective Date 02/01/2020

Requested (Renewal):

Author(s): Penny Berry

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

**State:** District of Columbia **First Filing Company:** Accident Fund Insurance Company of America, ...  
**TOI/Sub-TOI:** 09.0 Inland Marine/09.0000 Inland Marine Sub-TOI Combinations  
**Product Name:** Rule Filing  
**Project Name/Number:** Rule Filing/CM-DC-2019-102REV

## General Information

Project Name: Rule Filing  
Project Number: CM-DC-2019-102REV  
Reference Organization:  
Reference Title:  
Filing Status Changed: 12/11/2019  
State Status Changed:  
Created By: Penny Berry  
Corresponding Filing Tracking Number: N/A

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:

Deemer Date:  
Submitted By: Penny Berry

### Filing Description:

This filing is a replacement filing of the previously submitted SERFF filing ACCD-132140852. The only change is the revision to the Sub TOI.

We are submitting the following reformatting revisions for your review:

- AFICA & UWIC rule page withdrawal;
- New LCM rule page with the previously approved LCM's now separate from AFICA & UWIC's general rule page;
- New combined (AFICA & UWIC) general rule page – with LCM's removed, as they now have their own respective page.

Please note we are not revising any previously approved rates, we are only separating our manual pages.

We request an 02/01/2020 effective date.

## Company and Contact

### Filing Contact Information

Penny Berry, penny.berry@accidentfund.com  
PO Box 40790 517-708-6422 [Phone]  
Lansing, MI 48901-7990

### Filing Company Information

Accident Fund Insurance	CoCode: 10166	State of Domicile: Michigan
Company of America	Group Code: 572	Company Type:
200 North Grand Avenue	Group Name:	State ID Number:
Office of the General Counsel	FEIN Number: 38-3207001	
Lansing, MI 48933		
(517) 708-5691 ext. [Phone]		

United Wisconsin Insurance	CoCode: 29157	State of Domicile: Wisconsin
Company	Group Code: 572	Company Type:
15200 West Small Road	Group Name:	State ID Number:
New Berlin, WI 53151-4057	FEIN Number: 39-0941450	
(517) 708-5691 ext. [Phone]		

## Filing Fees

---

**State:** District of Columbia **First Filing Company:** Accident Fund Insurance Company of America, ...  
**TOI/Sub-TOI:** 09.0 Inland Marine/09.0000 Inland Marine Sub-TOI Combinations  
**Product Name:** Rule Filing  
**Project Name/Number:** Rule Filing/CM-DC-2019-102REV

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>SERFF Tracking #:</b>	ACCD-132185338	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	CM-DC-2019-102REV
<hr/>					
<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Accident Fund Insurance Company of America, ...		
<b>TOI/Sub-TOI:</b>	09.0 Inland Marine/09.0000 Inland Marine Sub-TOI Combinations				
<b>Product Name:</b>	Rule Filing				
<b>Project Name/Number:</b>	Rule Filing/CM-DC-2019-102REV				

## Rate Information

Rate data does NOT apply to filing.

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Accident Fund Insurance Company of America, ...
<b>TOI/Sub-TOI:</b>	09.0 Inland Marine/09.0000 Inland Marine Sub-TOI Combinations		
<b>Product Name:</b>	Rule Filing		
<b>Project Name/Number:</b>	Rule Filing/CM-DC-2019-102REV		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		LCM Manual Page	CM-CW-LCM-01	New		CM-CW-LCM-01 (Ed. 10.19).pdf
2		EP Manual Page	CM-CW-EP-01	New		CM-CW-EP-01 (Ed. 10.19).pdf
3		AFICA Manual Page	AFICA-CIM-CW-01	Withdrawn	PERR-131572284	AFICA-CIM-CW-01 (06 2018).pdf
4		UWIC Manual Page	UWIC-CIM-CW-01	Withdrawn	PERR-131572284	UWIC-CIM-CW-01 (06 2018).pdf

Commercial Lines Manual  
Exception Page

**Companies:** Accident Fund Insurance Company of America  
United Wisconsin Insurance Company

**Division:** Eight - Commercial Inland Marine

**Rule:** Loss Cost Multipliers

The following is added:

Compute the rates for Commercial Inland Marine by multiplying the loss costs by the appropriate loss cost multiplier.

Accident Fund Insurance Company of America	1.58
United Wisconsin Insurance Company	1.82

Commercial Lines Manual  
Exception Page

**Companies:** Accident Fund Insurance Company of America  
United Wisconsin Insurance Company

**Division:** Eight – Commercial Inland Marine

**SECTION I – GENERAL RULES****RULE 9. POLICY WRITING MINIMUM PREMIUM**

Paragraphs A.1. and B.1 are replaced by the following:

- A.** Prepaid Policies
  - 1. The policy writing minimum premium is \$500.
- B.** Annual Premium Payment Plan Policies or Continuous Policies
  - 1. The policy writing minimum premium is \$500.

**RULE 10. ADDITIONAL PREMIUM CHANGES**

Paragraph B is replaced by the following:

- B.** Waiver of Premium
  - Waive additional premium of \$15 or less

**RULE 11. RETURN OF PREMIUM CHANGES**

Paragraph B is replaced by the following:

- B.** Waiver of Premium
  - Waive return premium of \$15 or less

**ACCIDENT FUND INSURANCE COMPANY OF AMERICA  
COMMERCIAL LINES MANUAL  
DIVISION EIGHT – COMMERCIAL INLAND MARINE  
GENERAL USE PROGRAM**

---

**RULE 1. APPLICATION OF THIS DIVISION**

Insert the following ahead of paragraph A.

ISO Commercial Lines Manual, Division Eight – Commercial Inland Marine rules, loss costs, and forms as filed and approved for use by the Accident Fund Insurance Company of America applies.

**Loss Cost Multiplier:** **1.58**

**RULE 9. POLICY WRITING MINIMUM PREMIUM**

Paragraphs A.1 and B.1 are replaced by the following:

**A. Prepaid Policies**

1. The policy writing minimum premium is \$500.

**B. Annual Premium Payment Plan Policies or Continuous Policies**

1. The policy writing minimum premium is \$500.

**RULE 10. ADDITIONAL PREMIUM CHANGES**

Paragraph B is replaced by the following:

**B. Waiver of Premium**

Waive additional premium of \$15 or less

**RULE 11. RETURN OF PREMIUM CHANGES**

Paragraph B is replaced by the following:

**B. Waiver of Premium**

Waive return premium of \$15 or less



**UNITED WISCONSIN INSURANCE COMPANY  
COMMERCIAL LINES MANUAL  
DIVISION EIGHT – COMMERCIAL INLAND MARINE  
GENERAL USE PROGRAM**

---

**RULE 1. APPLICATION OF THIS DIVISION**

Insert the following ahead of paragraph A.

ISO Commercial Lines Manual, Division Eight – Commercial Inland Marine rules, loss costs, and forms as filed and approved for use by the United Wisconsin Insurance Company applies.

**Loss Cost Multiplier:** **1.82**

**RULE 9. POLICY WRITING MINIMUM PREMIUM**

Paragraphs A.1 and B.1 are replaced by the following:

**A. Prepaid Policies**

1. The policy writing minimum premium is \$500.

**B. Annual Premium Payment Plan Policies or Continuous Policies**

1. The policy writing minimum premium is \$500.

**RULE 10. ADDITIONAL PREMIUM CHANGES**

Paragraph B is replaced by the following:

**B. Waiver of Premium**

Waive additional premium of \$15 or less

**RULE 11. RETURN OF PREMIUM CHANGES**

Paragraph B is replaced by the following:

**B. Waiver of Premium**

Waive return premium of \$15 or less

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Accident Fund Insurance Company of America, ...
<b>TOI/Sub-TOI:</b>	09.0 Inland Marine/09.0000 Inland Marine Sub-TOI Combinations		
<b>Product Name:</b>	Rule Filing		
<b>Project Name/Number:</b>	Rule Filing/CM-DC-2019-102REV		

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	Not applicable as this is not a third party filer
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Bypassed - Item:</b>	Actuarial Certification (P&C)
<b>Bypass Reason:</b>	N/A no rate impact
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Manual Page Redline side by side
<b>Comments:</b>	
<b>Attachment(s):</b>	AFICA UWIC-CM-CW-01 side by side.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

~~UNITED WISCONSIN INSURANCE COMPANY  
ACCIDENT FUND INSURANCE COMPANY OF  
AMERICA  
-COMMERCIAL LINES MANUAL  
DIVISION EIGHT—COMMERCIAL INLAND-  
MARINE GENERAL USE PROGRAM~~

---

Countrywide

Commercial Lines  
Manual Exception  
Page

Companies: Accident Fund Insurance Company of America  
United Wisconsin Insurance Company

Division: Eight – Commercial Inland Marine

Rule: Loss Cost Multipliers

**~~RULE 1. APPLICATION OF THIS DIVISION~~**

~~Insert the following ahead of paragraph A.~~

~~ISO Commercial Lines Manual, Division Eight—Commercial Inland Marine rules, loss costs, and forms as filed and approved for use by the United Wisconsin Insurance Company applies.~~

**~~Loss Cost Multiplier: 1.82~~**

~~ISO Commercial Lines Manual, Division Eight—Commercial Inland Marine rules, loss costs, and forms as filed and approved for use by the Accident Fund Insurance Company of America applies.~~

**~~Loss Cost Multiplier: 1.58~~**

**SECTION I – GENERAL RULES**

**RULE 9. POLICY WRITING MINIMUM PREMIUM**

Paragraphs A.1. and B.1 are replaced by the following:

- A. Prepaid Policies
  - 1. The policy writing minimum premium is \$500.
- B. Annual Premium Payment Plan Policies or Continuous Policies
  - 1. The policy writing minimum premium is \$500.

**RULE 10. ADDITIONAL PREMIUM CHANGES**

Paragraph B is replaced by the following:

- B. Waiver of Premium
  - Waive additional premium of \$15 or less

**RULE 11. RETURN OF PREMIUM CHANGES**

Paragraph B is replaced by the following:

- B. Waiver of Premium
  - Waive return premium of \$15 or less

**~~AFICA/WIC-CIM-CW-01 (06/2018)~~**

~~Includes copyrighted material of Insurance Services Office, Inc., used with its permission.~~